



Delaware Senior Medicare Patrol

Medicare Fraud Informer

November 2015

SMP MISSION STATEMENT

To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

Free, Local Health Insurance Counseling for People with Medicare

Call the Delaware Medicare Assistance Bureau (DMAB), previously called *Elderinfo*, for answers to all of your questions regarding Medicare, Medicare prescription drug plans, Medigap and Medicare Advantage open enrollment.

1-800-336-9500

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SMP Toll Free Number: 1-800-223-9074

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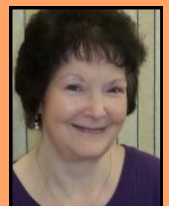
DELAWARE HEALTH AND SOCIAL SERVICES

Division of Services for Aging and Adults with Physical Disabilities

SMP Informer Newsletter

Designed and Edited by:

LaVonda Lamb, SMP Volunteer



Andrea Rinehart



The envelope can help you to prevent, detect and report fraud, abuse or billing errors on your Medicare Summary Notice. How?

- KEEPING GOOD RECORDS IS THE FIRST LINE OF DEFENSE AGAINST MEDICARE FRAUD!**

[illegible]



Personal Health Care Journal

U.S. Administration on Aging

Take an active role in your own health care!



Dear Marci



Volume 14 Issue 19• September 21, 2015

How are insurance companies allowed to advertise their plans?

Dear Marci,

Last year around this time I started receiving a lot of notices in the mail advertising different health insurance plans for my Medicare coverage. I was overwhelmed by the amount of information I received, and I don't want to experience that again. How can I sort through these notices and make sure that I am not being taken advantage of? How are insurance companies allowed to market their plans?

- Naomi (Pittsfield, MA)

Dear Naomi,

You are not alone—this is a common concern among beneficiaries. October 15 marks the beginning of Fall Open Enrollment, which is the time during the year when Medicare beneficiaries can make changes to their health care coverage. Starting October 1, Medicare Advantage Plans will start advertising their offerings for next year. While most plans abide by the marketing rules set forth by Medicare, not all plans do. It is important to be aware of these rules and to be on the lookout for other potential red flags so that you can make informed decisions about your Medicare options. Some of Medicare's [marketing rules](#) for plans are:

Unless you are already a member of a plan or have given permission, plans are not allowed to contact you in any way other than through the mail.

Plan names cannot suggest that the plan is preferred or endorsed by Medicare.

Plan representatives cannot approach you in public places, such as parking lots of malls. In health care settings, plans can only advertise in common areas such as cafeterias. They may not advertise in waiting rooms.

If you schedule a time to speak with an insurance broker about Medicare Advantage options, they cannot try to sell you products other than a Medicare Advantage Plan, such as a life insurance policy.

How are insurance companies allowed to advertise their plans?

Dear Marci Continued from page 3

Plans cannot offer gifts worth more than \$15. Further, they must provide the gift even if you do not sign up for the plan.

Always verify all information you receive from an insurance plan representative. If a representative says that a particular doctor is in network, you should call the practice to confirm with the doctor.

Be aware of your right to choose how you receive Medicare coverage. Medicare Advantage Plan representatives should not tell you that Medicare Advantage is your only option.

If you are feeling pressured, you can tell the plan representative that you will follow up at a later date. This will give you time to make your decisions.

Use government websites and official sources of information.

Request translation services when necessary.

The important thing to remember around this time of the year is that it is **your right** to decide how you would like to receive your benefits. There are many options, and it is important to consider your health care needs in the coming year when making decisions. For more guidance in navigating Fall Open Enrollment, take a look at these [six tips](#).

Finally, to report Medicare fraud and abuse, you can contact 800-Medicare or the Office of the Inspector General (OIG) at 800-447-8477. Before calling the OIG, write down as many details as possible, including names, dates, locations, and the care or services received. You can also contact your local Senior Medicare Patrol (SMP) program. To locate your SMP, call 877-898-2468 or visit www.smpresource.org.

- Marci

Learn about Medicare Advantage Plans



You can get your Medicare coverage through Original Medicare or by joining a Medicare Advantage plan. This fact sheet reviews Medicare Advantage plans.

What are Medicare Advantage plans?

Medicare Advantage plans are approved by Medicare but are run by private companies. These companies provide Medicare Part A and Part B covered services and may include Medicare drug coverage too. Medicare Advantage plans are sometimes called “Part C” or “MA” plans. MA plans are not supplemental insurance.

MA plans may not be free. It is important to understand the cost sharing of each plan’s premiums, deductibles and copayments. MA plans may require you to use only doctors and hospitals in their network.

How do Medicare Advantage plans work?

- Medicare-covered services are provided through the plan.
- Medicare Advantage plans may include prescription drug coverage.
- Members may be required to use only those doctors and hospitals participating in the plan.
- Members may pay an additional monthly premium and copayments and coinsurance for services.
- Like any insurance plan, show your Medicare Advantage plan card to all of your health care providers.

Eligibility requirements to join a Medicare Advantage plan:

- Must live in the plan’s service area
- Must be enrolled in both Medicare Part A and Part B
- Cannot have End Stage Renal Disease (ESRD) at time of enrollment

Know your Rights when Shopping for a Medicare Advantage Plan

Medicare Advantage plans MUST:

- Only use marketing materials approved by CMS (Centers for Medicare & Medicaid Services), the federal agency with responsibility for Medicare and Medicaid
- Comply with the Do Not Call Registry
- Provide information in a professional manner
- Comply with state regulations on who may market plans

Medicare Advantage plans may NOT:

- Solicit Medicare beneficiaries door-to-door
- Send unsolicited e-mail
- Enroll people by phone – unless the person calls them
- Offer cash payments as an inducement to enroll
- Provide free gifts or meals when trying to sell plans
- Misrepresent or use high-pressure sales tactics

Your **SMP** is ready to provide you with the information you need to **PROTECT** yourself from Medicare errors, fraud and abuse; **DETECT** potential errors, fraud and abuse; and **REPORT** your concerns.

Knowing your Medicare Advantage rights is one of the ways that you can help **protect** yourself and the Medicare program.

If you suspect your rights have been violated or you have been defrauded, your Delaware Senior Medicare Patrol is ready to help you, 800-223-9074.

Tales from the Trenches

"Free" = "Too Good To Be True" ...
....*With a Few Exceptions.*

Recently, when hardworking Volunteer Coordinator Steve O'Neill was providing one of the many community outreach events he conducts for DSMP, he was enthusiastically explaining to one of the visitors at his table about the services that the Delaware Senior Medicare Patrol offers to beneficiaries, including individualized advocacy and case management in event that a beneficiary suspects fraud, abuse, or a billing error that they have not been able to get resolved on their own.



After listening attentively, the beneficiary cautiously inquired, "So....how much do your services cost?"

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Steve was quick to assure her that all services provided by the Senior Medicare Patrol are 100% free, confidential, and tailored to the needs of the group or individual; that it is our team's honor and pleasure to assist Medicare beneficiaries with their billing-related problems or needs in any way we can.

The woman paused, her facial expression passing through puzzlement, amazement, and arriving finally at delighted wonder. "You mean to tell me," she mused slowly, "that there are still people in this world who help other people... for FREE?"

Was Steve proud to be a part of SMP at that moment? You bet! But in a larger sense, this defining moment also belongs to all volunteers, staff, and partners who serve in the SMP mission in any capacity.

Interactions like this allow us to know for certain that the contributions that our SMP team makes toward helping beneficiaries and their families stay safe from healthcare fraud – or solve related problems that have become too big to handle alone -- are making a significant positive difference in the First State.



SMP Delaware Informer – Volunteer Voice

Want to Be in the Know?

Theresa Brownson, Washington DC SMP

Be an informed Medicare Consumer - Here are 5 ways to be 'in-the-know'

1. **Know your rights** – as a Medicare beneficiary, you have certain rights and protections designed to help protect you and make sure you get the health care services the law says you can get.
2. **Protect your identity.** Identity theft happens when someone uses your personal information without your consent to commit fraud or other crimes. Keep your personal information safe: your name; your social security number (SSN); your Medicare number; your credit card and bank account numbers.
3. **Help fight Medicare fraud.** Medicare fraud takes money from the Medicare program each year, which means higher health care costs for you,
4. **Get involved with other seniors with the Senior Medicare Patrol (SMP).** The SMP educates and empowers people with Medicare to take an active role in detecting and preventing health care fraud and abuse.
5. **Make informed Medicare choices.** Each year during the fall Open Enrollment Period (October 15-December 7), review your plan to make sure it's going to meet your needs for the following year.

JUST FOR FUN:



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"DETECT" THE WORDS BELOW:

ALERT DETECT HELP

MONEY REPORT SCAMS

BENEFICIARY FIGHT RIGHTS

MEDICAID PREVENTION SPRING

CONSUMER FRAUD MEDICARE

PROTECT RISK SUMMER